

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA

Fill in this information to identify your case:

Debtor 1	<b>Robert Severson</b>		
	Name: First	Middle	Last
Debtor 2 (Spouse, if filing)			
	Name: First	Middle	Last
Case number: (If known)	<b>19-81413</b>		

Check if this is an amended plan

Amends plan dated: \_\_\_\_\_

## Chapter 13 Plan

### Part 1. Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules, administrative orders, and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies. Your failure to check a box that applies renders that provision ineffective.*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the confirmation hearing, unless otherwise ordered. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is made. See Bankruptcy Rule 3015. In addition, a proper proof of claim must be filed in order to be paid under this plan.

The following matters may be of particular importance to you. Debtor(s) must check each box that applies. Debtor(s)' failure to check a box that applies renders that provision ineffective.

- The plan seeks to limit the amount of a secured claim, as set out in Part 3, § 3.2, which may result in a partial payment or no payment at all to the secured creditor.
- The plan requests the avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest as set out in Part 3, § 3.4.
- The plan sets out nonstandard provision(s) in Part 9.

### Part 2. Plan Payments and Length of Plan

**2.1 Debtor(s) will make regular payments to the trustee as follows:**

**\$150 per Month for 60 months**

*Debtor(s) shall commence payments within thirty (30) days of the petition date.*

**2.2 Regular payments to the trustee will be made from future income in the following manner (check all that apply):**

- Debtor(s) will make payments pursuant to a payroll deduction. Debtor(s) request a payroll deduction be issued to:
- Debtor(s) will make payments directly to the trustee.
- Other (specify method of payment)

**2.3 Income tax refunds and returns. Check one.**

Debtor(s) will retain any income tax refunds received during the plan term.

Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee income tax refunds received during the plan term, if any.

Debtor(s) will treat income tax refunds as follows:

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Debtor(s) believe they are not required to file income tax returns and do not expect to receive tax refunds during the plan term.

2.4 Additional Payment *Check all that apply.*

**None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

## 2.5 Adequate Protection Payments

Any adequate protection payments shall be made as part of this plan; see Part 3 or Part 9 for details. The secured creditor must file a proof of claim in order to receive payment. Unless otherwise ordered, adequate protection payments through the trustee shall be made as funds are available after the proof of claim is properly filed.

## Part 3. Treatment of Secured Claims

3.1 Maintenance of payments and cure of defaults, if any, on long-term secured debts. *Check one.*

**None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security, claim modification, and hearing on valuation. *Check one.*

**None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506 and fully secured claims. *Check one.*

**None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

The claims listed below:

1. were incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of Debtor(s), or
2. were incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value, or
3. are fully secured.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee as specified below. Unless otherwise ordered, the status and amount stated on a proof of claim or amended proof of claim controls over any contrary amount listed below as to the estimated amount of the creditor's total claim, but the interest rate is controlled by the plan.

The holder of any claim listed below will retain the lien until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) discharge under 11 U.S.C. § 1328(a), at which time the lien will terminate and be released by the creditor.

Name of Creditor	Monthly Adequate Protection Payment	Estimated Amount of Creditor's Total Claim	Collateral	Value of Collateral	Interest Rate	Monthly Fixed Payment to Creditor	Monthly Fixed Payment to Begin
Farmers Furniture	\$15.00	\$778.00	Furniture	\$778.00	5.25%	\$132.00	

3.4 Section 522(f) judicial lien and nonpossessory, nonpurchase-money ("Non-PPM") security interest avoidance. *Check all that apply.*

**None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral. *Check one.*

**None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

**Part 4. Treatment of Fees and Priority Claims****4.1 General**

Trustee's fees will be paid in full. Except as set forth in § 4.5, allowed priority claims also will be paid in full, without interest.

**4.2 Chapter 13 case filing fee. Check one.**

Debtor(s) intend to pay the Chapter 13 case filing fee through the plan.  
 Debtor(s) intend to pay the Chapter 13 case filing fee directly to the Clerk of Court.

**4.3 Attorney's fees.**

The total fee requested by Debtor(s)' attorney is \$3,500.00. The amount of the attorney fee paid prepetition is \$119.00. The balance of the fee owed to Debtor(s)' attorney is \$3,381.00, payable as follows (check one):

\$ at confirmation and \$ per month thereafter until paid in full, or  
 in accordance with any applicable administrative order regarding fees entered in the division where the case is pending.

**4.4 Priority claims other than attorney's fees and domestic support obligations. Check one.**

**None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

**4.5 Domestic support obligations. Check one.**

**None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5. Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata.

**5.2 Percentage, Base, or Pot Plan. Check one.**

100% Repayment Plan. This plan proposes to pay 100% of each allowed nonpriority unsecured claim.  
 Percentage Plan. This plan proposes to pay \_\_\_\_% of each allowed nonpriority unsecured claim.  
 Pot Plan. This plan proposes to pay \$\_\_\_\_, distributed pro rata to holders of allowed nonpriority unsecured claims.  
 Base Plan. This plan proposes to pay \$ 9,000.00 to the trustee (plus any tax refunds, lawsuit proceeds, or additional payments pursuant to §§ 2.3 and 2.4). Holders of allowed nonpriority unsecured claims will receive the funds remaining, if any, after disbursements have been made to all other creditors provided for in this plan

**5.3 Interest on allowed nonpriority unsecured claims not separately classified. Check one.**

**None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**5.4 Maintenance of payments and cure of any default on long-term nonpriority unsecured claims. Check one.**

**None.** If "None" is checked, the rest of § 5.4 need not be completed or reproduced.

**5.5 Other separately classified nonpriority unsecured claims. Check one.**

**None.** If "None" is checked, the rest of § 5.5 need not be completed or reproduced.

**Part 6. Executory Contracts and Unexpired Leases****6.1 The executory contracts and unexpired leases listed below are assumed, will be treated as specified, and any defaults cured. Check one.**

**None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**6.2 The executory contracts and unexpired leases listed below are rejected: Check one.**

**None.** If "None" is checked, the rest of § 6.2 need not be completed or reproduced.

**Part 7 Sequence of Payments**

**7.1 Unless otherwise ordered, the trustee will make the monthly payments required in Parts 3 through 6 in the sequence of payments set forth in the administrative order for the division in which this case is pending.**

**Part 8 Vesting of Property of the Estate****8.1 Property of the estate will vest in Debtor(s) (check one):**

Upon plan confirmation.  
 Upon entry of Discharge

**Part 9 Nonstandard Plan Provisions**

**None.** If "None" is checked, the rest of Part 9 need not be completed or reproduced.

**Part 10 Signatures:****Signature(s) of Debtor(s) required:****Signature(s) of Debtor(s) (required):**

X /s/ Robert Severson  
Robert Severson

Date **May 21, 2019**

X \_\_\_\_\_ Date \_\_\_\_\_

Date

**Signature of Attorney for Debtor(s):**

X /s/ John C. Larsen  
John C. Larsen  
1733 Winchester Road  
Huntsville, AL 35811  
256-859-3008

Date **May 21, 2019****Name/Address/Telephone/Attorney for Debtor(s):**

**By filing this document, Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) certif(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in this district's Local Form, other than any nonstandard provisions included in Part 9.**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
NORTHERN DIVISION

In Re: Robert Severson )  
SSN: XXX-XX-9730 ) Case No. 19-81413-CRJ-13  
 )  
 ) Chapter 13  
 )  
Debtor(s). )  
 )

**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the Chapter 13 Plan has been served upon all creditors listed on the matrix electronically or by depositing copies for the creditors listed below in the United States Mail, properly addressed and postage prepaid, on this the 21<sup>st</sup> day of May, 2019.

A copy was served electronically on Michele Hatcher, Chapter 13 Trustee, on this the 21<sup>st</sup> day of May, 2019.

/s/ John C. Larsen

Label Matrix for local noticing

1126-8

Case 19-81413-CRJ13

NORTHERN DISTRICT OF ALABAMA

Decatur

Tue May 21 16:49:43 CDT 2019

Approved Cash Loan

3700 Blue Spring Rd

Huntsville, AL 35810-3479

U. S. Bankruptcy Court

400 Well Street

P. O. Box 2775

Decatur, AL 35602-2775

American Car Center

3777 University Dr.

Huntsville, AL 35816-3139

Capital One

PO Box 105474

Atlanta, GA 30348-5474

Car Mart

3511 Hwy 31 S

Decatur, AL 35603-1413

Comcast

PO Box 105257

Atlanta, GA 30348-5257

Credit Central

Attn: Bankruptcy

700 E North St Ste 15

Greenville, SC 29601-3013

Dr Leonard's/Carol Wright Gifts

Po Box 7823

Edison, NJ 08818-7823

(p)FARMERS FURNITURE

ATTN CORPORATE CREDIT DEPT

PO BOX 1140

DUBLIN GA 31040-1140

Farmers Home Furniture-Huntsville, AL

Attn: Corporate Credit Department

P.O. Box 1140

Dublin, GA 31040-1140

First Premier Bank

Attn: Bankruptcy

Po Box 5524

Sioux Falls, SD 57117-5524

Fox Collection Center

Attn: Bankruptcy

Po Box 528

Goodlettsville, TN 37070-0528

Golden Law LLP

2447 Pacific Coast Highway, 2nd Floor

Hermosa Beach, CA 90254-2743

Huntsvi Fin

1004 Jordan Lane Suite 3

Huntsville, AL 35816-3025

Huntsville Loans Company

1004 Jordan Ln SW. Suite 3

Huntsville, AL 35816

King Credit

8595 Washington St.

Denver, CO 80229-4709

Mayhall Enterprises LLC

2327-A N. Memorial Pkwy.

Huntsville, AL 35810-4500

Midland Funding

2365 Northside Dr Ste 300

San Diego, CA 92108-2709

Premiere Credit of North America, LLC

Attn: Bankruptcy

Po Box 19309

Indianapolis, IN 46219-0309

Receivables Performance Mgmt

Attn: Bankruptcy

Po Box 1548

Lynnwood, WA 98046-1548

SFC Central Bankruptcy

PO Box 1893

Spartanburg, SC 29304-1893

Security Finance

Attn: Bankruptcy

Po Box 1893

Spartanburg, SC 29304-1893

Service Loan

Po Box 2935

Gainesville, GA 30503-2935

Service Loan Company

1012 A Jordan Lane NW

Huntsville, AL 35816-3026

Small Loans Inc.

2022 Jordan Lane Suite B

Huntsville, AL 35816-1024

Speedy Cash

4298 University Drive

Huntsville, AL 35816-3006

Sun Loan Company

1407 Memorial Pkwy

Huntsville, AL 35801-5935

Swiss Colony

1112 7th Ave

Monroe, WI 53566-1364

T Mobile/T-Mobile USA Inc

by American InfoSource as agent

PO Box 248848

Oklahoma City, OK 73124-8848

Total Vision Payday Advance  
1847 University Dr.  
Huntsville, AL 35801-5744

Verizon Wireless  
Attn: Verizon Wireless Bankruptcy Admini  
500 Technology Dr, Ste 550  
Weldon Spring, MO 63304-2225

World Finance  
3503 Memorial Parkway Suite A  
Huntsville, AL 35801

John C. Larsen  
Larsen Law, P.C.  
1733 Winchester Rd  
Huntsville, AL 35811-9190

Michele T. Hatcher  
Chapter 13 Trustee  
P.O. Box 2388  
Decatur, AL 35602-2388

Robert Severson  
210 Winchester Road, Apt. C107  
Huntsville, AL 35811-1224

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Farmers Furniture  
Attn: Bankruptcy Department  
Po Box 1140  
Dublin, GA 31040

End of Label Matrix	
Mailable recipients	35
Bypassed recipients	0
Total	35